

Fill in this information to identify the case:

Document Page 1 of 7

Debtor 1 Cathy C. Hill

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1631123

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Wells Fargo Bank, NA

Court claim no. (if known): 6**Date of payment change:**

Must be at least 21 days after date of this notice

07/01/2018

Last 4 digits of any number you use to identify the debtor's account:

8 6 4 5**New total payment:**Principal, interest, and escrow, if any \$ 1191.82**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 462.64New escrow payment: \$ 508.23**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/John Wyeth Chandler III

Signature

Date05/30/2018

Print: CHANDLER III,JOHN WYETH

VP Loan Documentation

First NameMiddle NameLast NameTitle

Company Wells Fargo Bank, N.A.

AddressMAC N9286-01Y

NumberStreet

1000 Blue Gentian Road

Address 2

EaganMN55121-7700

CityStateZIP Code

Contact phone800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1631123

Judge: Lawrence S. Walter

In re:

Cathy C. Hill

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before May 31, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Cathy C. Hill
2172 Crab Tree Drive

Dayton OH 45431

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Russ B Cope
Cope Law Offices, LLC
6826 Loop Road

Dayton OH 45459

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Jeffrey M Kellner
Jeffrey M Kellner
131 N Ludlow St
Suite 900
Dayton OH 45402

/s/John Wyeth Chandler III

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Document

Page 4 of 7

For informational purposes only
Statement Date: May 10, 2018

Loan number:

Property address:

2172 CRAB TREE DRIVE
BEAVERCREEK OH 45431

TIMOTHY D HILL
CATHY C HILL
2172 CRAB TREE DR
BEAVERCREEK OH 45431-3312

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of July 1, 2018, the escrow portion of the payment will **decrease**.

The escrow account has an overage of
\$16.92

Part 1 - Mortgage payment

New Payment

The new total payment will be **\$1,191.82**

	Current payment [§]	New payment
Principal and/or interest	\$683.59	\$683.59
Escrow payment	\$593.66	\$508.23
Total payment amount	\$1,277.25	\$1,191.82

[§]**Current payment** represents the next contractual payment on this loan.

Note: If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

No action required

Starting **July 1, 2018** the new contractual payment amount will be **\$1,191.82**

Note: Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount.

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,596.35. For the coming year, we expect the amount paid from escrow to be \$6,098.70.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	10/16 - 09/17 (Actual)	04/17 - 03/18 (Actual)	01/18 - 05/18 (Actual)	07/18 - 06/19 (Projected)		# of months		New monthly escrow amount
Property taxes	\$4,565.64	\$4,785.17	\$2,502.35	\$5,004.70	÷	12	=	\$417.06
Property insurance	\$986.00	\$1,094.00	\$1,094.00	\$1,094.00	÷	12	=	\$91.17
Total taxes and insurance	\$5,551.64	\$5,879.17	\$3,596.35	\$6,098.70	÷	12	=	\$508.23
Escrow shortage	\$0.02	\$51.44	\$0.00	\$0.00				
Mortgage insurance	\$786.12	\$0.00	\$0.00	\$0.00	÷	12	=	\$0.00
Total escrow	\$6,337.78	\$5,930.61	\$3,596.35	\$6,098.70				\$508.23

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2019		\$1,033.38	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account [†]	-	\$1,016.46	(Calculated as: \$508.23 X 2 months)
Escrow overage	=	\$16.92	

[†]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Part 3 - Escrow account projections

Escrow account projections from July, 2018 to June, 2019

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jun 2018			Starting balance	\$1,033.32	\$1,016.40
Jul 2018	\$508.23	\$0.00		\$1,541.55	\$1,524.63
Aug 2018	\$508.23	\$0.00		\$2,049.78	\$2,032.86
Sep 2018	\$508.23	\$0.00		\$2,558.01	\$2,541.09
Oct 2018	\$508.23	\$0.00		\$3,066.24	\$3,049.32
Nov 2018	\$508.23	\$0.00		\$3,574.47	\$3,557.55
Dec 2018	\$508.23	\$0.00		\$4,082.70	\$4,065.78
Jan 2019	\$508.23	\$0.00		\$4,590.93	\$4,574.01
Feb 2019	\$508.23	\$2,502.35	GREENE COUNTY(W)(5)	\$2,596.81	\$2,579.89
Feb 2019	\$0.00	\$1,094.00	SAFECO INSURANCE COMPANY	\$1,502.81	\$1,485.89
Mar 2019	\$508.23	\$0.00		\$2,011.04	\$1,994.12
Apr 2019	\$508.23	\$0.00		\$2,519.27	\$2,502.35
May 2019	\$508.23	\$0.00		\$3,027.50	\$3,010.58
Jun 2019	\$508.23	\$2,502.35	GREENE COUNTY(W)(5)	\$1,033.38	\$1,016.46
Totals	\$6,098.76	\$6,098.70			

Part 4 - Escrow account history

Escrow account activity from January, 2018 to June, 2018

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jan 2018							Starting Balance	\$1,981.54	\$3,701.08	-\$1,719.54
Jan 2018	\$0.00	\$462.64	-\$462.64	\$1,094.00	\$0.00	\$1,094.00	SAFECO INS CO	\$887.54	\$4,163.72	-\$3,276.18
Feb 2018	\$0.00	\$462.64	-\$462.64	\$2,502.35	\$2,282.82	\$219.53	GREENE COUNTY(W)(5)	-\$1,614.81	\$2,343.54	-\$3,958.35
Feb 2018	\$0.00	\$0.00	\$0.00	\$0.00	\$986.00	-\$986.00	SAFECO INSURANCE COMPANY	-\$1,614.81	\$1,357.54	-\$2,972.35
Mar 2018	\$0.00	\$462.64	-\$462.64	\$0.00	\$0.00	\$0.00		-\$1,614.81	\$1,820.18	-\$3,434.99
Apr 2018	\$0.00	\$462.64	-\$462.64	\$0.00	\$0.00	\$0.00		-\$1,614.81	\$2,282.82	-\$3,897.63
May 2018 (estimate)	\$4,687.84	\$462.64	\$4,225.20	\$0.00	\$0.00	\$0.00		\$3,073.03	\$2,745.46	\$327.57
Jun 2018 (estimate)	\$462.64	\$462.64	\$0.00	\$2,502.35	\$2,282.82	\$219.53	GREENE COUNTY(W)(5)	\$1,033.32	\$925.28	\$108.04
Totals	\$5,150.48	\$2,775.84	\$2,374.64	\$6,098.70	\$5,551.64	\$547.06				



